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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In Re: Caffey Louise Morrison

Chapter 13

Case No. _

Debtor.

Chapter 13 Plan

Address: Debtor 92 Tatlock Circle, Covington, TN 38019

Plan Payment:

Debtor Shall Pay: \$ 620.00 Monthly

By: Social Security

(X) Direct Pay

Or by: () Payroll Deduction _____

1. This Plan [Rule 3015.1 Notice]:

(A) Contains a Non-standard Provision [See provision 19].

(X) Yes () No

(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim (X) Yes () No
[See provisions 7 and 8].

(C) Avoids a Security Interest or Lien. [See provision 12].

() Yes (X) No

2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.

3. Auto Insurance: () Included in Plan Or (X) Not Included in Plan if proof provided by Debtor

4. Domestic Support Paid By: () Debtor Directly () Wage Assignment () Trustee To:

Monthly Pmt.

_____ ongoing payment begins _____

Approximate arrearage _____

5. Priority Claims:

Monthly Pmt.

Amount _____

6. Home Mortgage Claims: () Paid Directly by Debtor or () Paid by Trustee To:

Monthly Pmt.

_____ ongoing payment begins _____

Approximate arrearage _____

Interest _____

7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]:

Collateral ValueInterest RateMonthly Pmt._____

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmnt.
Santander (2013 Chevrolet Malibu)	\$ 13,400.00	0.00%	\$268.00
First Heritage (hhg)	\$ 1,000.00	0.00%	\$20.00
Conn's (hhg)	\$ 200.00	0.00%	\$20.00

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

Collateral _____

10. Special Class Unsecured Claims:	Collateral Value	Interest Rate	Monthly Pmnt.
_____	_____	_____	_____

11. Student Loan Claims and Other Long Term Claims:

_____ () Not Provided For () General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: _____.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: () _____ ;
Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

_____ () Assume () Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908
Debtor's Attorney's Signature

Date August 27, 2018

August 28, 2018

910 > February 29, 2016